

SERIAL No. 09/352,073  
ATTORNEY DOCKET No.: 4526-29945

### AMENDMENT TO THE ABSTRACT

Please delete the current Abstract of the Disclosure appearing on page 23 of this application and replace it with the following:

### ABSTRACT OF THE DISCLOSURE

#### **"System and Method for Issuing Negotiable Instruments by Licensed Money Transmitter from Direct Deposits"**

Systems and methods for issuing negotiable instruments by a non-bank entity such as a Licensed Money Transmitter, from direct deposits to a regulated financial institution. A customer arranges for direct deposit of funds to a regulated financial institution, such as a bank, that can receive direct deposits. When a direct deposit of funds into an account associated with the customer at the regulated financial institution is detected, the funds are swept into a second, transaction account maintained by the Licensed Money Transmitter. The customer requests issuance of a negotiable instrument from the Licensed Money Transmitter for withdrawing funds or directing that payments be made. The Licensed Money Transmitter, which maintains a network of agent terminals at various locations for disbursing funds to authorized recipients, is responsive to the request for a negotiable instrument for issuing a prepaid negotiable instrument or making payments for the benefit of the customer.

(148 words)